

## What is claimed is:

- [c1] 1. A method of providing a casual user access to an electronic exchange via interaction with a casual access application, said method comprising:
- a)receiving a request from an external application;
  - b)generating and transmitting an external message to said casual user containing information on accessing said casual access application;
  - c)generating a context sensitive personal identification number (CS-PIN) upon access of said casual access application by said casual user using said information;
  - d)storing said CS-PIN in a CS-PIN holder accessible to said casual user; and
  - e)completing said request upon access to said casual access application by said casual user using said CS-PIN.
- [c2] 2. A method according to claim 1, wherein step b) further comprises storing data defining said request and wherein step e) further comprises retrieving said data defining said request in order to convey said data to said casual user.
- [c3] 3. A method according to claim 2, wherein step e) further comprises providing said external application with a notification of completion of said request and deleting said data defining said request.
- [c4] 4. A method according to claim 3, wherein said notification includes information requested by said external application from said casual user.
- [c5] 5. A method according to claim 1, wherein said CS-PIN becomes ineffective after elapse of a predetermined amount of time after generation.
- [c6] 6. A method according to claim 1, wherein said CS-PIN holder is an e-mail address accessible by both the casual access application and said casual user.
- [c7] 7. A method according to claim 1, wherein said CS-PIN holder is a web page accessible via the Internet by both the casual access application and said casual user.
- [c8] 8. A method according to claim 1, wherein said CS-PIN holder is a file transfer protocol (FTP) database accessible by both the casual access application and

said casual user.

- [c9] 9. A computer readable medium having machine readable program code recorded thereon for execution on a computer for providing a casual user access to an electronic exchange via interaction with a casual access application, comprising program code to perform the following method steps: receiving a request from an external application; generating and transmitting an external message to said casual user containing information on accessing said casual access application; generating a context sensitive personal identification number (CS-PIN) upon access of said casual access application by said casual user using said information; storing said CS-PIN in a CS-PIN holder accessible to said casual user; and completing said request upon access to said casual access application by said casual user using said CS-PIN.
- [c10] 10. A computer readable medium according to claim 9, wherein said program code further comprises code for storing data defining said request and further comprises code for retrieving said data defining said request in order to convey said data to said casual user.
- [c11] 11. A computer readable medium according to claim 10, wherein said program code further comprises code for providing said external application with a notification of completion of said request and code for deleting said data defining said request.
- [c12] 12. A computer readable medium according to claim 11, wherein said notification includes any information requested by said external application from said casual user.
- [c13] 13. A computer readable medium according to claim 9, wherein said program code further comprises code to render said CS-PIN ineffective after elapse of a predetermined amount of time after generation.
- [c14] 14. A system for providing a casual user access to an electronic exchange, said system comprising:

an exchange application server for running exchange applications, at least one of said applications requiring interaction with said casual user;

a casual access application server connected to said exchange application server for receiving a request from and for transmitting a response to said exchange application server, for generating an external message for said casual user containing information on accessing said casual access application server, for generating a context sensitive personal identification number (CS-PIN) for said casual user and for completing said request through interaction with and upon access by said casual user; and

a CS-PIN holder accessible by said casual user and connected to said casual access application server for receiving a CS-PIN from said casual access application server and providing it to said casual user.

[c15] 15. A system for providing a casual user access according to claim 14, wherein said CS-PIN holder is an e-mail address accessible by both the casual access application server and said casual user.

[c16] 16. A system for providing a casual user access according to claim 14, wherein said CS-PIN holder is a web page accessible via the Internet by both the casual access application server and said casual user.

[c17] 17. A system for providing a casual user access according to claim 14, wherein said CS-PIN holder is a file transfer protocol (FTP) database accessible by both the casual access application server and said casual user.

[c18] 18. A system for providing a casual user access according to claim 14, wherein said casual access application server further comprises a storage area and wherein said casual access application server stores data defining said request and later retrieves said data in order to convey said data to said casual user.

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